



United States Department of Agriculture
Risk Management Agency

February 2005

2005 COMMODITY INSURANCE FACT SHEET

Potatoes

Alaska, Idaho, Oregon, Washington

Crop Insured

The crop insured will be all the **potatoes** in the county for which a premium rate is provided. The following is a brief description of the potato crop insurance program available in Alaska, Idaho, Oregon and Washington.

Counties Available

Alaska: Fairbanks North Star, Matanuska-Susitna and Southeast Fairbanks

Idaho: Ada, Bannock, Bingham, Blaine, Bonneville, Butte, Canyon, Caribou, Cassia, Clark, Custer, Elmore, Franklin, Fremont, Gooding, Jefferson, Jerome, Lincoln, Madison, Minidoka, Owyhee, Payette, Power, Teton, Twin Falls and Washington counties

Oregon: Baker, Clackamas, Crook, Deschutes, Jefferson, Klamath, Malheur, Marion, Morrow, Multnomah, Umatilla, Union, Wallowa and Washington counties

Washington: Adams, Benton, Clark, Franklin, Grant, Kittitas, Klickitat, Lincoln, Skagit, Snohomish, Walla Walla, Whatcom and Yakima counties

Important Dates

Sales Closing March 15
Final Planting Date See County Actuarial
Acreage Report Date June 30
Cancellation & Termination Date March 15

End of Insurance Period: October 31 for all types in Idaho, Oregon, and Washington. October 1 for all Alaska counties.

Multi-Peril Crop Insurance (MPCI)

MPCI plans are designed to protect a potato operation's source of income and help achieve greater financial security. The following elements of the

potato crop insurance provisions provide flexibility to tailor insurance protection to your individual needs (please contact an insurance agent for specific details related to your policy/county):

Northern Potato Crop Provisions (basic coverage)

- **Late and Prevented Planting Protection.**
- **Quality adjustment** for tuber production damaged by freeze, or other insurable causes that result in tuber soft rot provided with the basic coverage. **Note:** This additional tuber freeze and soft rot coverage is also applicable for producers insuring at the Catastrophic (CAT) level.

Northern Potato Quality Endorsement (optional)

- **Provides quality protection** for production with internal defects that cannot be sorted from undamaged production, as well as external defects. Choice of U.S. Number 1, U.S. Number 2 Fresh Market, or U.S. Number 2 Processing Grade Standards.
- **Coverage on acreage grown for the production of seed** is excluded.
- **Production harvested or appraised prior to reaching full maturity** that does not meet the U.S. Grade selected by you, solely as a result of size, will be considered to have met the U.S. grade.

Northern Potato Processing Quality Endorsement (optional)

- **Provides additional quality protection** for unacceptable levels of specific gravity, sugar ends or fry color.
- **The Processing Quality Endorsement** attaches to and amends the standard quality endorsement.
- **Coverage** under this endorsement is available in many counties, check with your crop insurance agent for availability.

Northern Potato Certified Seed Potato Endorsement (optional – revised for 2001)

- **Certified seed coverage** is limited to no greater than 125 percent of the average number of acres entered into, and passing state certification during the three previous years (unless a written agreement allows more acreage to be insured).
- **Coverage** under this endorsement is available in many counties, check with your crop insurance agent for availability. Loss of production as well as loss of certification is covered.
- **Rotation requirement and standards** for parent seed are according to State certification regulations.
- **An additional value of protection** is applicable to seed producers with acreage within State sanctioned seed management areas or isolation districts.

Northern Potato Storage Coverage Endorsement (new, optional, began 1998)

- **Extended coverage** for damage that occurs within the insurance period, but that does not become evident until a later time (up-to sixty days, following harvest) if damage results in:
 - 1) Tuber rot;
 - 2) Certain internal defects (applicable only if the producer elected coverage under the Northern Potato Crop Insurance Quality Endorsement); or
 - 3) Unacceptable specific gravity, sugar ends or fry color (applicable only if the insured elected coverage under the Northern Potato Processing Quality Endorsement).

Pilot Coverage Enhancement Option (CEO)

- CEO attaches to an MPCCI policy and provides up to 85-percent coverage. If a loss is payable, this option retroactively reduces the MPCCI deductible. Not available to insureds who elect the CAT endorsement or price elections less than 100 percent of maximum. CEO is available for potato policies in Idaho State (check with your crop insurance agent for specific details).

Where to Purchase

All MPCCI, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA website at:

<http://www3.rma.usda.gov/tools/agents/>

Regional Contact for RMA

USDA/Risk Management Agency

Spokane Regional Office

112 N University # 205

Spokane, WA 99206

Telephone 509-353-2147 - Fax 509-353-3149

E-Mail: warso@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at:
<http://www.rma.usda.gov/pubs/#bfr>.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, and marital or familial status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.